

# Profile of Older Americans

- The older population--persons 65 years or older - numbered 35.0 million in 2000 (the latest year for which data is available). They represented 12.4% of the U.S. population, about one in every eight Americans. The number of older Americans increased by 3.7 million or 12.0% since 1990, compared to an increase of 13.3% for the under-65 population. However, the number of Americans aged 45-64 – the "baby boomers" who will reach 65 over the next two decades – increased by 34% during this period.
- In 2000, there were 20.6 million older women and 14.4 million older men, or a sex ratio of 143 women for every 100 men. The female to male sex ratio increases with age, ranging from 117 for the 65-69 age group to a high of 245 for persons 85 and over.
- Since 1900, the percentage of Americans 65+ has more than tripled (4.1% in 1900 to 12.4% in 2000), and the number has increased eleven times (from 3.1 million to 35.0 million). The older population itself is getting older. In 2000, the 65-74 age group (18.4 million) was eight times larger than in 1900, but the 75-84 group (12.4 million) was 16 times larger and the 85+ group (4.2 million) was 34 times larger.
- In 2000, persons reaching age 65 had an average life expectancy of an additional 17.9 years (19.2 years for females and 16.3 years for males).
- A child born in 2000 could expect to live 76.9 years, about 29 years longer than a child born in 1900. Much of this increase occurred because of reduced death rates for children and young adult. However, the past two decades have also seen reduced death rates for the population aged 65-84, especially for men – by 19% for men aged 65-74 and by 16% for men aged 75-84. Life expectancy at age 65 increased by only 2.4 years between 1900 and 1960, but has increased by 3.7 years since 1960.
- Over 2.0 million persons celebrated their 65th birthday in 2000 (5,574 per day). In the same year, about 1.8 million persons 65 or older died, resulting in an annual net increase of approximately 238,000 (650 per day).
- There were 50,545 persons aged 100 or more in 2000 (0.02% of the total population). This is a 35% increase from the 1990 figure of 37,306.

The older population will continue to grow significantly in the future. This growth slowed somewhat during the 1990's because of the relatively small number of babies born during the Great Depression of the 1930's. But the older population will burgeon between the years 2010 and 2030 when the "baby boom" generation reaches age 65. By 2030, there will be about 70 million older persons, more than twice their number in 2000. People 65+ represented 12.4% of the population in the year 2000 but are expected to grow to be 20% of the population by 2030.

Minority populations are projected to represent 25.4% of the elderly population in 2030, up from 16.4% in 2000. Between 1999 and 2030, the white population 65+ is projected to increase by 81% compared with 219% for older minorities, including Hispanics (328%), African-Americans (131%), American Indians, Eskimos, and Aleuts (147%), and Asians and Pacific Islanders (285%).

## Marital Status

In 2001, older men were much more likely to be married than older women - 73% of men versus 41% of women. Almost half of all older women in 2001 were widows (46%). There were over four times as many widows (8.49 million) as widowers (2.0 million). Divorced and separated older persons represented only 10% of all older persons in 2001. However, this percentage has increased significantly since 1990, when approximately 6% of the older population were divorced or separated.

*Source: Administration on Aging*

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### **Living Arrangements**

Over half (55%) the older noninstitutionalized persons lived with their spouse in 2000. Approximately 10.1 million or 73% of older men, and 7.7 million or 41% of older women, lived with their spouse. The proportion living with their spouse decreased with age, especially for women. Only 28.8% of women 75+ years old lived with a spouse. About 30% (9.7 million) of all noninstitutionalized older persons in 2000 lived alone (7.4 million women, 2.4 million men). They represented 40% of older women and 17% of older men. The proportion living alone increases with advanced age. Among women aged 75 and over, for example, half (49.4%) lived alone.

About 633,000 grandparents aged 65 or over maintained households in which grandchildren were present in 1997. In addition, 510,000 grandparents over 65 years lived in parent- maintained households in which their grandchildren were present. While a relatively small number (1.56 million) and percentage (4.5%) of the 65+ population lived in nursing homes in 2000, the percentage increases dramatically with age, ranging from 1.1% for persons 65-74 years to 4.7% for persons 75-84 years and 18.2% for persons 85+.

### **Racial and Ethnic Composition**

In 2000, 16.4% of persons 65+ were minorities - 8.0% were African-Americans, 2.4% were Asian or Pacific Islander, and less than 1% were American Indian or Native Alaskan. Persons of Hispanic origin (who may be of any race) represented 5.6% of the older population. In addition, 0.8% of persons 65+ identified themselves as being of two or more races. Only 6.6% of minority race and Hispanic populations were 65+ in 2000 (8.2% of African-Americans, 7.8% of Asians and Pacific Islanders, 6.0% of American Indians and Native Alaskans, 4.9% of Hispanics), compared with 15.0% of whites.

### **Income**

The median income of older persons in 2001 was \$19,688 for males and \$11,313 for females. Real median income of older people (after adjusting for inflation) fell by -2.6% since 2000. Households containing families headed by persons 65+ reported a median income in 2001 of \$33,938 (\$34,661 for Whites, \$26,610 for African-Americans, and \$24,287 for Hispanics). About one of every nine (10.7%) family households with an elderly householder had incomes less than \$15,000 and 48.1% had incomes of \$35,000 or more.

For all older persons reporting income in 2001 (32.9 million), 31.8% reported less than \$10,000. Only 31.2% reported \$25,000 or more. The median income reported was \$14,152. The major sources of income as reported by the Social Security Administration for older persons in 2000 were Social Security (reported by 90% of older persons), income from assets (reported by 59%), public and private pensions (reported by 41%), and earnings (reported by 22%). In 2000, Social Security benefits accounted for 38% of the aggregate income of the older population. The bulk of the remainder consisted of earnings (23%), assets (18%), and pensions (18%).

### **Poverty**

About 3.4 million elderly persons (10.1%) were below the poverty level in 2001. This poverty rate was not statistically different from the historic low reached in 1999. Another 2.2 million or 6.5% of the elderly were classified as "near-poor" (income between the poverty level and 125% of this level). One of every twelve (8.9%) elderly Whites was poor in 2001, compared to 21.9% of elderly African-Americans and 21.8% of elderly Hispanics. Higher than average poverty rates for older persons were found among those who lived in central cities (12.8%), outside metropolitan areas (i.e. rural areas) (12.2%), and in the South (12.4%).

Older women had a higher poverty rate (12.4%) than older men (7.0%) in 2000. Older persons living alone or with nonrelatives were much more likely to be poor (19.7%) than were older persons living with families (5.5%). The highest poverty rates (50.5%) were experienced by older Hispanic women who lived alone or with nonrelatives.

### **Employment**

In 2001, 4.3 million (13.1%) Americans age 65 and over were in the labor force (working or actively seeking work), including 2.5 million men (17.7%) and 1.8 million women (9.7%). They constituted 3.0% of the U.S. labor force. About 3.0% were unemployed. Labor force participation of men 65+ decreased steadily from 2 of 3 in 1900 to 15.8% in 1985, and has stayed at 16%-18% since then. The participation rate for women 65+ rose slightly from 1 of 12 in 1900 to 10.8% in 1956, fell to 7.3% in 1985, and has been around 8%-10% since 1988.